

# Group EXHIBIT 19

[Back to search results](#) (cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=3/15/2022) What do all these data points mean? (cfpb.gov/complaint/data-use/)

5323962

Date CFPB received the complaint

3/15/2022

Consumer's state

OH

Consumer's zip

44142

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: FHA mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

✔ Consent provided

Consumer complaint narrative

Put in application for loan modification! Uploaded documents including contribution letter. Don't get a phone call from the person handling it. Just get a letter requesting up date contact info and options for modification. I went from XXXX XXXX taking 5 months with modification to selling the loan to this place. I have every document sent to loss mitigation and my representative!! I even sent to the loss mitigation representative to her email and XXXX plus faxed to XXXX. I don't know what they want!! Their website sucks!! Can't upload to portal without error messages.

## Company information

Date complaint sent to company

3/15/2022

Company name

Shellpoint Partners, LLC

Timely response?

Ⓢ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&dateUse=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

**5345195**

**Date CFPB received the complaint**

3/20/2022

**Consumer's state**

CA

**Consumer's zip**

91605

**Submitted via**

Web

**Tags**

**Did consumer dispute the response?**

N/A

**Product**

Mortgage

**Sub-product:** Conventional home mortgage

**Issue**

Struggling to pay mortgage

**Consumer consent to publish narrative**

☒ Consent provided

**Consumer complaint narrative**

Hello, I have submitted all my paperwork for a loan modification and the company keeps saying I need to resubmit the same documents. I asked if I can pay my loan down and they said not until I am approved for their loan modification. It has been months and my credit score keeps dropping drastically because they are reporting missed payments at Shellpoint. I asked for an update on XX/XX/XXXX ( via email ) and it has been over a week and they keep leading me astray. Please help in this regard as I am trying to receive more information about my home. I suffered a XXXX XXXX because of Covid and the pandemic, but I am looking for options with my mortgage. Thank you!

## Company information

**Date complaint sent to company**

3/20/2022

**Company name**

Shellpoint Partners, LLC

**Timely response?**

☒ Yes

**Company response to consumer**

Closed with explanation

**Company public response**

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&dateFrom=2022-10-31&dateTo=2022-10-31\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

# 5349374

Date CFPB received the complaint

3/21/2022

Consumer's state

MA

Consumer's zip

01834

Submitted via

Web

Tags

Older American

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

On XX/XX/XXXX of XXXX the XXXXXXXX XXXX XXXXXXXX, Mass. closed my business due to XXXX for 15 months. At this time, I was in a forbearance for 12 months with XXXX XXXX Mortgage, I missed a payment in XXXX of XXXX and tried to make 2 payments in XX/XX/XXXX, they refused to take the payment, said that I defaulted on a loan modification trail period. They sold my mortgage to Shellpoint. On XX/XX/XXXX, I reached out to Shellpoint to start paying my mortgage. I was giving a point of contact, XXXX XXXX. Shellpoint at that time wanted {\$5500.00} to bring the loan current, I explained that my business has been closed for 15 months due to COVID-19 with the rest of the world in this situation, I couldn't pay that amount. They proceeded to make me fill out a loan modification application, which I started to do and every time I sent documents to my point of contact, she needed more, and refused to take any payments except for the outstanding amount, now {\$60000.00} to bring mortgage current. XX/XX/XXXX, I told XXXX I could pay my mortgage if they could put the {\$6000.00} in the rears of the loan. She stated she had to talk to the investors, the answer was NO! Now we have to start another loan modification application all over again because the old one expired. Every week I get a letter in the mail the Shellpoint is here to help, NOT! As of XX/XX/XXXX, I finished another loan modification application, which takes forever because they keep asking for more and more information, which this never stops. They had a gentlemen come to my house to take pictures for this modification, and he told me to get a lawyer because Shellpoint was coming to take my house, he felt bad for me because I've done nothing but try to pay my mortgage, he said this is what they do. They don't help you at all!!! He said Shellpoint will keep stringing me along till I pay the amount they want, or they come get the house. I was emailed that evening from XXXX that she would let me know as soon as she hears something. Today I received an email from XXXX that she needs XXXX Profit and Loss form my business and I have explained in the past that I was closed for 6 months in XXXX and the numbers wouldn't be accurate, and business is slowly getting back to normal. I have every email that she has sent me, and I have sent her, I have documented everything I have sent her and every time we speak on the phone. I AM SO FRUSTRATED!!!!!! I have applied for a home equity loan from my bank and to pay Shellpoint the {\$65000.00} to get reinstated and we got denied because ShellpoinXXXX has lowered my credit, due to non-payment. Catch XXXX. The Massachusetts Attorney Genral 's office has been trying to help me but so far, I haven't seen any results, I have done nothing but try to pay my mortgage since XX/XX/XXXX of XXXX and they REFUSE to take any type of payment except for now {\$6500.00}. Today I received a letter from XXXX XXXX XXXX Attorneys at Law, as of XX/XX/XXXX my house is in FORCLOSURE!! So, if my house has been in foreclosure since XX/XX/XXXX, why is Shellpoint ( XXXX XXXX asking for more documents on XX/XX/XXXX and today. So. am I in foreclosure or

Date complaint sent to company  
3/21/2022

Timely response?

☒ Yes

Closed with explanation

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

5353523

Date CFPB received the complaint

3/22/2022

Consumer's state

CA

Consumer's zip

90064

Submitted via

Web

Tags

Servicemember

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

I have had a very difficult time with Shellpoint. I have tried to submit for a loan modification several times. I was never able to communicate to the same person which always caused confusion. Shellpoint always seemed to lose my paperwork, which I constantly had to re-fax. My representative does not seem to want to help my save my home. I went on a forbearance from CODVID income loss. Shellpoint recommended it during the pandemic. What Shellpoint didnt tell me is the fact they would not help be resolve the COVID forbearance by a modification. Not helping a homeowner resolve the forebears from COVID seems predatory. I have been told by Shellpoint that they did a XXXX XXXXest that came in XXXX XXXX dollars lower than the actual value. My value has gone up considerably so failing a XXXX test seems like fraud.

## Company information

Date complaint sent to company

3/22/2022

Company name

Shellpoint Partners, LLC

Timely response?

☒ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

5455126

Date CFPB received the complaint

4/16/2022

Consumer's state

OH

Consumer's zip

44142

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

On XX/XX/XXXX, was notified by Shellpoint interior inspection cancelled. I was told by the inspector on XXXX. I had notified my grandchild tested positive for Covid and I also told my XXXX. I said they could come on XX/XX/XXXX. I guess I'm at fault who knows. Also told my XXXX about XXXX from my state has sent over to Shellpoint that I was eligible. Still no response on that subject. Now I don't know where I stand on the modification. So I get responses when I send a complaint to CFPB.

## Company information

Date complaint sent to company

4/16/2022

Company name

Shellpoint Partners, LLC

Timely response?

☒ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

# 5502617

Date CFPB received the complaint

4/27/2022

Consumer's state

GA

Consumer's zip

30008

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

1 ) my mortgage was in a Covid forbearance from XX/XX/XXXX to XX/XX/XXXX, with XXXX XXXX, a.k.a. XXXX 2 ) in early XX/XX/XXXX, XXXX XXXX started the process for me to modify my loan so that I could resume my monthly payments XXXX ) in XXXX, I received a letter stating that my loan was transferred to a new servicer, Shellpoint Mortgage Servicing 4 ) in XX/XX/XXXX, I was contacted by my Shellpoint Mortgage Servicing " loan specialist ", who informed me that the only options available to me were to : pay the entire past due balance up front, or apply for a loan modification. I was told that resuming my monthly mortgage payment was not an option. I stated that my only realistic option was to apply for a loan modification. Once that information was relayed, I was told that Shellpoint Mortgage Servicing would have to send an assessor to my home for an interior and exterior assessment. I have never heard of that before, for a loan modification, but maybe it is common. 5 ) I submitted my loan modification application in XX/XX/XXXX, only to receive a letter of denial from Shellpoint Mortgage Servicing that I did not meet the debt-to-income guidelines. I was given the option to submit a letter of appeal, along with supporting financial documentation to verify my ability to resume making my mortgage payments, by XX/XX/XXXX, and told that the documents had to be mailed directly to the XXXX XXXX for Shellpoint Mortgage Servicing 6 ) my letter of appeal along with all supporting financial documents was mailed, XXXX XXXX, to the XXXX XXXX I was given, however, I received a letter dated XX/XX/XXXX stating that my application for an appeal was denied due to non-receipt of the documents. I contacted the post office that received the package ( XXXX pages ), and they verified receipt of the package on XX/XX/XXXX. Turned out that no one from Shellpoint Mortgage Servicing had gone to check the mailbox. My " loan specialist " told me to quickly email ALL of the documents to her, because time was going by. 7 ) I had to pay money to compress the files to transmit successfully. From XX/XX/XXXX, I've received numerous emails from the " loan specialist " requesting the same documents over and over and over again ( bank statements, paystubs, form 4506-T, etc ). This has gone on for 4+ months now. It is obvious, that from the very first package I sent back in XXXX, my information has never, ever been reviewed or processed efficiently. I am legally married, but separated. However, I receive the same amount of money from my spouse each month, in spousal support, that I've provided months of records for, yet, I keep being told that his income verification must be provided. He does not work a regular job, does not file his taxes, and his name is not on the mortgage, or anything else tied to my house. When I informed my " loan specialist " of this information via email, she responded by saying that I would need to submit a signed letter of explanation from my husband stating why he does not file his taxes. I provided that letter,, along with another signed letter from my husband stating that he is committed to paying the designated amount of money each month. towards the household



designated amount of money each month, toward the necessary expenses. 8 ) in XX/XX/XXXX, I obtained legal representation from an attorney with George XXXX/XXXX and provided oral and written authorization to Shellpoint Mortgage Servicing. My attorney informed me from the very beginning that if I have bank records of money consistently received from my spouse, who is not an occupant in the home and whose name is not on the mortgage, that it is not reasonable to demand income verification from him XXXX ) Shellpoint Mortgage Servicing gave a list of the SAME documents needed from me, to process a new application for modification. From XX/XX/XXXX to today, XX/XX/XXXX, Shellpoint Mortgage Servicing continues asking for the same documents over and over and over again. As of two weeks ago, my attorney received another email from the " loan specialist " that Shellpoint Mortgage Servicing would need to schedule another interior and exterior assessment of my home. Why is this necessary, when the most recent assessment was completed less than 6 months ago? Additionally, whilst I am being reviewed for a loan modification and being represented by an attorney, Shellpoint Mortgage Servicing sent me a letter from their attorney 's office at the beginning of XX/XX/XXXX stating that foreclosure has been filed and a sale date has been set for XX/XX/XXXX. Why would foreclosure be filed while I am in an active review for a loan modification? 10 ) Today, XX/XX/XXXX however, this same " loan specialist " requested XXXX and XXXX tax returns from my husband, along with a new 4506-T that both he and I sign, and recent bank statements/pay stubs from me - after I already stated that he does not and has not filed his taxes ( in years ), and that I have no knowledge of the source of his income. Additionally, I have already provided months and months of bank statements, profit and loss statements and paystubs. How many more months will the same documents keep being requested am? Also, I am now being asked for bank records of where my paychecks are directly deposited, when I've already provided copies of my paystubs themselves. It is obvious that Shellpoint Mortgage Servicing is being operated by unprofessional, untrained individuals who are seeking only to discourage homeowners who are experiencing hardship, and continue demanding the same documents repeatedly because they are not processing documents received in a timely, organized manner. I deserve the chance to prove my ability to make my mortgage payment.

## Company information

Date complaint sent to company  
4/27/2022

Company name  
Shellpoint Partners, LLC

Timely response?  
☒ Yes

Company response to consumer  
Closed with explanation

Company public response  
Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

**5589034**

**Date CFPB received the complaint**

5/22/2022

**Product**

Debt collection

Sub-product: Mortgage debt

**Consumer's state**

NJ

**Issue**

Took or threatened to take negative or legal action

**Consumer's zip**

07110

Sub-issue: Seized or attempted to seize your property

**Submitted via**

Web

**Consumer consent to publish narrative**

☒ Consent provided

**Tags**

Older American

**Consumer complaint narrative**

Planning for retirement we acquired a rental property. From XXXX to XXXX we operated the property without any problems The property was serviced by XXXX. ( The biggest lender at the time ) In XXXX XXXX collapsed and was acquired by XXXX XXXX XXXX We lost our jobs and defaulted on the XXXX Loan. As soon as we regain employment, we filed a Loss Mitigation Application. We endlessly faxed updated financial documents to XXXX, but, NO MODIFICATION WAS PRODUCED BY XXXX. ( see attachments ) We were invited by XXXX to a new department called : " Loan Modification Made Easy " ( see attachment ) We endlessly supplied updated financial documents that Dept., but NO MODIFICATION WAS PRODUCED BY XXXX. ( see attachment ) Reading the attachments it becomes obvious, the Modification of this Loan was intentionally delayed by Lenders in order to take a bigger bite into the equity of the house. The Mortgage Debt Soared by 50 %. In XXXX " The Inflated Loan ", was transferred by its owners, to Shellpoint Mortgage Servicing. At this point the THE DEBT INFLATED BY XXXX was now ready to be modified by SHELLPOINT in a matter of weeks. This Fraudulent Manipulation, made this mortgage unmanageable. Today we are being threatened by Foreclosure and Deficiency Judgement. We are going to take Legal Action if this issue is not solved here.

**Did consumer dispute the response?**

N/A

## Company information

**Date complaint sent to company**

5/22/2022

**Timely response?**

☒ Yes

**Company name**

Shellpoint Partners, LLC

**Company response to consumer**

Closed with explanation

**Company public response**

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

**5640138**

Date CFPB received the complaint

6/7/2022

Consumer's state

OH

Consumer's zip

44142

Submitted via

Web

Tags

Older American

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

Again, I applied for loan modification. I had to do an appraisal but the appraiser didnt want to because my grandchild was positive for Covid. I received another loan modification packet, I asked XXXX XXXX did I need to fill it out and she said no! They received the appraisal on XX/XX/2022. XXXX XXXX wrote on XX/XX/2022 and said things were a go. I might need to update income documentation. XXXX XXXX I asked if she needed anything else. No response. So I thought they were working on it. On XX/XX/2022 I asked what was going on? I get an email today XX/XX/XXXX that XXXX XXXX was on a leave of absence and I have another contact person. But today, I got foreclosure papers! I called in and they said the new person tried calling on XX/XX/XXXX, however no one left a message. I mean not everyone has their phone to their hip! Why not leave a message? I have been trying to get modification before Shellpoint bought it from XXXX XXXX! The paperwork was suppose to transfer but I had to submit new paperwork in XXXX. Then XXXX XXXX was out and had to wait. Sent paperwork by email and snail mail plus uploaded through portal. So now its my fault! Yes Im behind but Ive been trying to get this resolved. I feel Shellpoint and other loan companies do this to get more fees! I even got approved by XXXXXXXX XXXX XXXX Ohio on XX/XX/2022 but its still pending with my servicer. Please see emails!

## Company information

Date complaint sent to company

6/7/2022

Company name

Shellpoint Partners, LLC

Timely response?

☒ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

5664301

Date CFPB received the complaint

6/13/2022

Consumer's state

VA

Consumer's zip

22172

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

( CFPB-guidelines prohibited Foreclosure practices VIOLATION )

Dear Sir/Madam, I have illegal foreclosure sale setup for - XX/XX/XXXX ( explanation provided below ) I am principal residence of property since XXXX. I want to keep my home- I have been maintaining this property for last 15 years. My only goal is to keep my home and save my family from this event after 15 years of residency. I request CFPB to help me get proper workout on modification, validation of debt involved in this loan and also loan complies with statute of limitations set by state of XXXX Past Due balance showing up on Foreclosure NOTICE is in VIOLATION statute of limitations XXXX State Statute of limitations Apply 8.3A-118. Statute of limitations. - 10 years - note is barred Foreclosure Notice showing PAST DUE show {\$750000.00} with last payment received XX/XX/XXXX ( invalid debt amount violation of statute of limitations apply ) original LOAN amount is {\$590000.00} with DUE date XX/XX/XXXX - Foreclosure notice confirming payment date more than 10 years ago. This notice also confirms last payment received XXXX. Proof attached response from shell point response and foreclosure notice confirming its more than 10 years. SHELLPOINT mortgage is not allowed to start LEGAL ACTION as statute of limitations applies on this NOTE. LEGAL ACTION prohibited by XXXX LAW starting legal action - CONTACTING/REFERING to ATTORNEY for Foreclosure is prohibited by LAW. Shell point mortgage also involved in dual tracking and evasive prohibited loan modification practices. Shell point mortgage assigned single point of contact but single point of contact intension was to steer loan to foreclosure instead of giving proper modification offers or availability based on income and affordability. I applied modification but I never received any document on receipt of application - assigned single point of contact started foreclosure sale before giving affordable option for modification or even alternate options to foreclosure. SINGLE POINT of contact doesnt respond to any inquiry. SUPPOSED TO HELP HOMEOWNER. Shellpoint mortgage serving also using evasive illegal modification practices as stated above - meant to help home owners. As of XX/XX/XXXX - I never received any notification of letter from shell point mortgage or single point of contact that there is upcoming sale of foreclosure of XX/XX/XXXX - this is violation of applicable laws and guidelines. I only received notice from trustee- NOT servicer this is also violation of law. I applied for modification but never received any receipt. I have XXXX XXXX XXXX XXXX XXXX past due since XXXX. Now shell point mortgage trying to foreclose my property after covid 19 restrictions ending. Foreclosure Notice showing PAST DUE show {\$750000.00} with last payment received XX/XX/XXXX ( invalid debt amount violation of statute of limitations apply ) original LOAN amount in foreclosure notice {\$590000.00} with DUE date XX/XX/XXXX - Proof attached Foreclosure notice confirming payment date more than 10 years ago. its already 10 years I need debt validation and accounting on debt involved here there is

XXXX State Statute of limitations 8.3A-118 violation. I filed new dispute but shell point servicer no longer responding to my request its already past 60 days. Previous disputes not provided any documents based on following laws : I uploaded response received stating I disputed debt but noting received regarding debt and XXXX State Statute of limitations 8.3A-118 violations. RESPONSE RECEIVED ON XX/XX/XXXX stating that LOAN due for XXXX XXXX is barred by State Statute of limitations 8.3A-118 - 10 years. LAW prohibits Shellpoint Mortgage to start LEGAL ACTION based on invalid and barred DEBT generated by NOTE. FORECLOSURE ACTION IS UNLAWFUL DEBT INVOLVED IS BARRED - State Statute of limitations 8.3A-118- 10 years Limitations apply. I disputed based on - verify the debt as required by the Fair Debt Collection Practices Act. The Fair Debt Collection Practices Act requires you to respect this request. See 15 U.S.C. 1692 ( c ). its already 60 days - no documents received Also requested RESPA information - its already 60 days - no documents received violation of RESPA Also sent this letter as a " Qualified Written Request " under the Real Estate Settlement Procedures Act, 12 U.S.C. 2605, and Reg. X, 24 CFR 3500.21 of the United States Code. As you likely know, these laws provide substantial penalties and fines for noncompliance or failure to answer my questions provided in this letter I have XXXX XXXX XXXX XXXX mortgage past due since XXXX ( Loan is part of Mortgage crisis XXXX XXXX ) Due to lender involved in lending fraud my loan kept changing services - services always tried to foreclose using DUAL TRACKING while working on modification. This loan is part of XXXX XXXX settlement and Investor : XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX AS TRUSTEE ( XXXX XXXX ) - trustee claimed and received {\$1.00} XXXX. XXXX XXXX XXXX I have not paid any payments on mortgage since XXXX XXXX as there was no option available to pay monthly payment after - XXXX - Foreclosure Notice showing PAST DUE show {\$750000.00} XXXX with last payment received XX/XX/XXXX ( invalid debt amount violation of statute of limitations apply ) original LOAN amount in foreclosure notice {\$590000.00} with DUE date XX/XX/XXXX. Proof attached response from shell point response confirming its more than 10 years. its already 10 years I need debt validation and accounting on debt involved here there is XXXX State Statute of limitations 8.3A-118 violation. Following law applies on note : 8.3A-118. Statute of limitations. - 10 years note barred LENDER SERVICER and TRUSTEE ignoring statute of limitations CFPB foreclosure guidelines states servicer should honor state laws on statue of limitations. I did disputes but lender or servicer doesn't respond I have also uploaded XXXX State Statute of limitations 8.3A-118 law document Shellpoint Mortgage should honor CFPB regard statute of limitations and cancel foreclosure pending investigation. This is XXXX XXXX XXXX XXXX mortgage - lender using same illegal procedures Please start inquiry in practices of shell point mortgage servicing as it fails to follow XXXX State Statute of limitations 8.3A-118 Thanks, XXXX

Company information

Date complaint sent to company  
6/13/2022

Company name  
Shellpoint Partners, LLC

Timely response?  
 Yes

Company response to consumer  
Closed with explanation

Company public response  
Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

# 5664328

Date CFPB received the complaint

6/13/2022

Consumer's state

LA

Consumer's zip

70056

Submitted via

Web

Tags

Older American

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

In 2019 I became delinquent on my mortgage payments, about 3-4 payments in default. My mortgage lender, Shellpoint Mortgage, offered me a loan modification that would take my delinquent payments that were due and add them to the rears. I was assigned a mortgage assistant name XXXX XXXX to assist me in getting the loan modification. My wife and I sent in the application and all the required info. We were preapproved and were waiting for final approval. XXXX XXXX indicated to us that everything would be okay and we would ne approved. One month later we were denied and Shellpoint immediately filed for foreclosure. We filed for XXXX XXXX to avoid foreclosure. We began making monthly payments to the bankruptcy trustee an Shellpoint Mortgage again. I was later informed by Shellpoint that because I was in bankruptcy they were no longer trying to collect a debt via monthly payments. We discontinued making mortgage payments but continued making bankruptcy payments to the trustee. Months later my bankruptcy payments increased and the atty advised me to cancel and refill for XXXX XXXX. Shellpoint then notified me and my atty I was 17 payments behind and again filed for foreclosure. I refiled again for XXXX XXXX to avoid foreclosure. My mortgage loan balance went from {\$170000.00} to {\$210000.00}. I applied again for loan modification as per by Atty advice to lower my monthly bankruptcy trustee payments. Again I sent all required documents and application to Shellpoint Mortgage, months ago. Theyre intentionally not responding to my application and keep asking for information Ive already sent them. They weeks to respond and by that time everything I sent them needs updating. I tried finding another lender but Shellpoint is reporting to the credit bureaus that Im in foreclure. I need your help

## Company information

Date complaint sent to company

6/13/2022

Company name

Shellpoint Partners, LLC

Timely response?

☒ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&dateFrom=2020-01-01&dateTo=2022-10-31\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

5676265

Date CFPB received the complaint

6/15/2022

Consumer's state

FL

Consumer's zip

32533

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: FHA mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

✔ Consent provided

Consumer complaint narrative

In XXXX, I filed for divorce. In XXXX, I applied for my mortgage on my home. At the time, we were still legally married. I understand in the state of Florida, it being a spousal state, I had to have him sign my mortgage/ " deed of trust " and acknowledge that I was taking out the debt but he is not listed as a borrower nor is he on the recorded Warranty Deed. Our divorce was uncontested, aside from custody. I have financial affidavits to show that he claimed his vehicle and debts, I claimed my vehicle, my home, and my debts. We did not fight for each other 's things, only argued custody. I have also provided Shellpoint Mortgage Servicing with my divorce decree from a judge solidifying the magistrate 's write up on our divorce that we do not have rights to each other 's debts or personal property. Shellpoint stated that my home does not count as " personal property " nor would they honor the verbiage stating my now ex husband has no rights to my debts as well. Shellpoint has stated several times that I needed to file a quit claim deed and remove my ex husband. My ex husband was never listed on the warranty deed, which is the only document I could file a quit claim on. They then changed their argument to " he needs to be removed from the deed of trust or we must have his signature on any modification you do on the home " although we are divorced and have no legal rights to each other 's things. Also, they refuse to acknowledge that the lender is the only one who can change the mortgage paperwork/deed of trust now. I can not file any quit claim to remove him from those specific documents as they are not what matters, per the county and title companies, on who has rights to the home. Shellpoint mortgage servicing also never informed me that my home was moved into foreclosure or was even in pre-foreclosure on any phone calls or emails between them and myself or my POC. I am also currently, continuously receiving statements while in foreclosure as well and Shellpoint was still attempting to collect money, on every phone call, while I was on a forbearance plan, prior to requesting the modification. I was also informed by 2 employees at Shellpoint that they had a copy of my Title on file and that it stated my ex husband 's name on it. Both stated I could be provided a copy through customer service and that they would transfer me. Unfortunately, both employees chose to disconnect the call, rather than transfer me. Upon calling back and speaking to someone else, I was informed Shellpoint does not have a copy of my Title on file, so there is no way they could send me such a document. My POC never escalated my calls, regardless of my request, to a supervisor. I was finally able to speak to someone after calling and requesting a supervisor 3 times. I was also told by 2 separate employees that there shouldn't be an issue with me receiving my modification with my name alone on the documents, my ex husband not needing to sign it or be involved and that was denied as well. It boils down to Shellpoint Mortgage Servicing is refusing to proceed with any modification on my mortgage, without the consent/signature of my ex husband. Who is a nonobligor, not on the Warranty Deed. nor is he a borrower to the loan. he has no

Company information

Date complaint sent to company  
6/15/2022

Company name  
Shellpoint Partners, LLC

Timely response?  
☒ Yes

Company response to consumer  
Closed with explanation

Company public response  
Company believes it acted appropriately as authorized by contract or law



[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&dateStart=2020-01-01&dateEnd=2022-10-31\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

5676265

Date CFPB received the complaint

6/15/2022

Consumer's state

FL

Consumer's zip

32533

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: FHA mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

✓ Consent provided

Consumer complaint narrative

In XXXX, I filed for divorce. In XXXX, I applied for my mortgage on my home. At the time, we were still legally married. I understand in the state of Florida, it being a spousal state, I had to have him sign my mortgage/ " deed of trust " and acknowledge that I was taking out the debt but he is not listed as a borrower nor is he on the recorded Warranty Deed. Our divorce was uncontested, aside from custody. I have financial affidavits to show that he claimed his vehicle and debts, I claimed my vehicle, my home, and my debts. We did not fight for each other 's things, only argued custody. I have also provided Shellpoint Mortgage Servicing with my divorce decree from a judge solidifying the magistrate 's write up on our divorce that we do not have rights to each other 's debts or personal property. Shellpoint stated that my home does not count as " personal property " nor would they honor the verbiage stating my now ex husband has no rights to my debts as well. Shellpoint has stated several times that I needed to file a quit claim deed and remove my ex husband. My ex husband was never listed on the warranty deed, which is the only document I could file a quit claim on. They then changed their argument to " he needs to be removed from the deed of trust or we must have his signature on any modification you do on the home " although we are divorced and have no legal rights to each other 's things. Also, they refuse to acknowledge that the lender is the only one who can change the mortgage paperwork/deed of trust now. I can not file any quit claim to remove him from those specific documents as they are not what matters, per the county and title companies, on who has rights to the home. Shellpoint mortgage servicing also never informed me that my home was moved into foreclosure or was even in pre-foreclosure on any phone calls or emails between them and myself or my POC. I am also currently, continuously receiving statements while in foreclosure as well and Shellpoint was still attempting to collect money, on every phone call, while I was on a forbearance plan, prior to requesting the modification. I was also informed by 2 employees at Shellpoint that they had a copy of my Title on file and that it stated my ex husband 's name on it. Both stated I could be provided a copy through customer service and that they would transfer me. Unfortunately, both employees chose to disconnect the call, rather than transfer me. Upon calling back and speaking to someone else, I was informed Shellpoint does not have a copy of my Title on file, so there is no way they could send me such a document. My POC never escalated my calls, regardless of my request, to a supervisor. I was finally able to speak to someone after calling and requesting a supervisor 3 times. I was also told by 2 separate employees that there shouldn't be an issue with me receiving my modification with my name alone on the documents, my ex husband not needing to sign it or be involved and that was denied as well. It boils down to Shellpoint Mortgage Servicing is refusing to proceed with any modification on my mortgage, without the consent/signature of my ex husband. Who is a nonobligor, not on the Warranty Deed. nor is he a borrower to the loan. he has no

## Company information

Date complaint sent to  
company

6/15/2022

Company name

Shellpoint Partners, LLC

Timely response?

☒ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract  
or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

**5714001**

**Date CFPB received the complaint**

6/27/2022

**Consumer's state**

CA

**Consumer's zip**

92630

**Submitted via**

Web

**Tags**

Older American

**Did consumer dispute the response?**

N/A

**Product**

Mortgage

**Sub-product:** Conventional home mortgage

**Issue**

Struggling to pay mortgage

**Consumer consent to publish narrative**

☒ Consent provided

**Consumer complaint narrative**

This is another complaint against Shellpoint Mortgage Servicing 's response to complaint # XXXX. On XX/XX/XXXX XXXX from HUD and I spent over an hour on the phone with Shellpoint against their response that did not satisfy the complaint. They still refuse to give credit for the XXXX - XXXX, XXXX and XXXX payments and will not accept the returned payments to this month or terminate the foreclosure or wait for Real Time to complete their research of the misapplied payments from XXXX - XXXX. They also listed XXXX - XXXX as past due for the first time ever and refuse to give credit for the backup copies of cancelled checks sent for XXXX - XXXX. They said they sent annual escrow analysis statements but we did not receive one in XXXX or XXXX, not until this year when I learned our payment was increased in XXXX due to the escrow increase. Two checks were mailed, {\$960.00} for the XXXX - XXXX differences in payments sent and {\$4100.00} for the XXXX - XXXX they returned. They returned these two escrow payments but told HUD payment could be made on the phone- XXXX XXXX said no payments would be accepted. But they said they received {\$2100.00} escrow payment on XX/XX/XXXX that they cashed and applied which I did not send. We submitted another loan modification application which XXXX XXXX stated documents were missing, I didn't agree but resent the documents. Thank you

## Company information

**Date complaint sent to company**

6/27/2022

**Company name**

Shellpoint Partners, LLC

**Timely response?**

☒ Yes

**Company response to consumer**

Closed with explanation

**Company public response**

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

**5746208**

**Date CFPB received the complaint**  
 7/7/2022

**Consumer's state**  
 CA

**Consumer's zip**  
 92630

**Submitted via**  
 Web

**Tags**  
 Older American

**Did consumer dispute the response?**  
 N/A

**Product**  
 Mortgage  
 Sub-product: Conventional home mortgage

**Issue**  
 Struggling to pay mortgage

**Consumer consent to publish narrative**  
☒ Consent provided

**Consumer complaint narrative**  
 This is another complaint to Shellpoint 's response to complaint XXXX. Shellpoint has stated no new backup has been sent- they already have all the backup that they are not researching for proof of payment. XXXX XXXX XXXX has sent Shellpoint the {\$52000.00} that was credited in error. Shellpoint has known for years the listed missing XXXX to XX/XX/XXXX were applied in error to the XXXX - XXXX payments that were credited in error. Shellpoint can not apply the XXXX - XXXX payments to the XXXX XXXX. Shellpoint won't accept the escrow payments sent, but the foreclosure papers state insurance and taxes must be paid if the property is in foreclosure. They also did not say they were processing the submitted loan modification application. Thank you

## Company information

**Date complaint sent to company**  
 7/7/2022

**Company name**  
 Shellpoint Partners, LLC

**Timely response?**  
☒ Yes

**Company response to consumer**  
 Closed with explanation

**Company public response**  
 Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

**5914213**

Date CFPB received the complaint

8/24/2022

Consumer's state

IL

Consumer's zip

60629

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

✔ Consent provided

Consumer complaint narrative

On or about XX/XX/2022 an agent of the servicer for this loan contacted me to ask me " how low a payment I would be requiring for the loan modification? " \*this was done without requesting permission from to speak with me from my bankruptcy attorney. On or about XX/XX/2022 XXXX Bankruptcy attorney ( after being provided an incorrect fax number by the servicer ) submitted an authorization for the agent to speak with me. On or about XX/XX/2022 This same agent began to evade the loss mitigation option of a loan modification when she told me that " we don't do loan modifications over here... You're better off applying for a home refinance ... Can I get your their phone number? On or about XX/XX/2022 This same agent contacted me again to ask the same information I provided the last time we spoke. This time this person requested gas, electric, water bills among others. I was also asked to submit an initial document on their website called their " monthly expense worksheet. " I have a strong belief the servicer has not been diligent in the processing of this loan modification application. Additionally, the loan modification was delayed with no communication from the agent including but not limited to : 1024.41 ( b ) ( XXXX ) to review the application to determine if it is complete, the requirement in 1024.41 ( b ) ( XXXX ) to exercise reasonable diligence in obtaining documents and information to complete a loss mitigation application ( see comment 41 ( b ) ( XXXX ) XXXX ), and the requirement in 1024.41 ( b ) ( XXXX ) ( i ) ( B ) to provide the borrower with written notice that the servicer acknowledges the receipt of the application and has determined that the application is incomplete. Throughout this process I have not been provided with a fair review process or direct and ongoing access to servicing personnel

## Company information

Date complaint sent to company

8/24/2022

Company name

Shellpoint Partners, LLC

Timely response?

Ⓢ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

5932025

Date CFPB received the  
complaint

8/30/2022

Consumer's state

NJ

Consumer's zip

07067

Submitted via

Web

Tags

Did consumer dispute  
the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Trouble during payment process

Consumer consent to publish narrative

✔ Consent provided

Consumer complaint narrative

I applied for a loan modification in XXXX of 2022. I called the bank 2 times a week for the past 5 months. Every time I call they give me a list of documents missing. Each list has nothing to do with the prior list that I submitted. Once they get all the documents they need then they come back and ask for updated bank statements. After I send that in they make an excuse that a page or 2 was blurry, then they ask for an entire new list which again has nothing to do with the bank statements. One more example is they asked for a Profit and loss statement. After months of sending updated docs and even this profit and loss they recently stated they wanted the profit and loss one month at a time not all 3 months together. It seems they are doing everything in their power to stall this process out and take my home in a foreclosure. We have gone to court on this matter as well and the court has moved the sale date 2 times. The attorney for the bank has not been helpful at all, although in court he is very nice and states he will try to help ; but outside of court he has been rude and unhelpful.

## Company information

Date complaint sent to  
company

8/30/2022

Company name

Shellpoint Partners, LLC

Timely response?

Ⓢ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

5992190

Date CFPB received the complaint

9/17/2022

Consumer's state

CA

Consumer's zip

91387

Submitted via

Web

Tags

Older American

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

We fell behind on our mortgage payments because I could not work during covid 19 pandemic. We requested for forbearance and were granted forbearance effective XX/XX/XXXX through end of XX/XX/XXXX. I was still not able to go back to work when forbearance ended, then we requested for another 6 months extension and were denied. According to XXXX XXXX, if a homeowner still had difficulty making monthly payments they were entitled to another 6 months forbearance extension, which we were denied. After falling further behind on our monthly payments, we requested Shellpoint Mortgage several times to offer a workout that would bring our payments up to date, like : XXXX ) Put the delinquent amount at the end of the loan when we were just few months behind XXXX ) Adding the delinquent amount to regular payment over 5 year period. XXXX ) In early XXXX when market interest rate dropped below 3 %, Shellpoint Mortgage turned a deaf ear on our repeated request to reduce our current rate of 4.625 % to make monthly payment more affordable. As per letter ( uploaded ) dated XX/XX/XXXX Shellpoint Mortgage claimed we have not applied for any loss mitigation workout : Shellpoint acknowledged completed applications for modification ( letters uploaded ) as of these dates : XX/XX/XXXX, XXXX, XX/XX/XXXX and XX/XX/XXXX. To make things worse, instead of offering any sort of loan modification Shellpoint Mortgage went ahead and foreclosed on our home ( letter uploaded dated XX/XX/XXXX ) Under Federal Law and California home owner bill of right it is illegal to start foreclosure proceedings when loan is under modification. ( Uploaded letter dated XX/XX/XXXX of completed application )

## Company information

Date complaint sent to company

9/17/2022

Company name

Shellpoint Partners, LLC

Timely response?

☒ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

[Back to search results \(cfpb.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date=\)](#)  
[What do all these data points mean? \(cfpb.gov/complaint/data-use/\)](#)

**6004567**

Date CFPB received the complaint  
9/21/2022

Consumer's state  
IL

Consumer's zip  
60473

Submitted via  
Web

Tags

Did consumer dispute the response?  
N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Struggling to pay mortgage

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

In 2020 during the pandemic Covid 19 I applied for a motivation after a divorce where I was awarded the property. Both Attorney advised me & my ex husband that he was not on the deed. They contacted the deeds office in our presence. My modification was approved after I successfully completed the trial payments. The repress of Shellpoint mortgage who handled the modification, continuously asked for additional documentation. The final and ONLY document that I was unable to provide was the stamped quit claim deed from the Recorder of Deeds office because ALL offices were closed to protect their employees from the deadly virus. Shellpoint Mortgage Servicing rescinded the approval and denied the modification. XXXX XXXX did a modification in approximately 2006 and my ex husband refused to sign the closing documents. I suspect that they forged his signature on the closing documents. I appealed Shellpoint Mortgage decision and was still denied. I advised XXXX to motion the case into court because I felt discriminated. They did not do as I asked. I was informed by the attorney that filing a complaint may hinder me from getting my modification or my issues resolved. In turn, Shellpoint transferred the mortgage to XXXX XXXX immediately after they denied the modification. XXXX XXXX spoke to me several times then denied to speak with me because I was represented by an attorney. XXXX has continuously denied my modification stating my income isnt adequate and I make more than I did previously. I am currently providing XXXX additional documentation and feel discriminated as they continue to deny me.

## Company information

Date complaint sent to company  
9/21/2022

Company name  
Shellpoint Partners, LLC

Timely response?

☒ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law